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10/600,121	06/20/2003	Conor P. Cahill	AOL0072	5591

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EXAMINER	
MOORTHY, ARAVIND K	
ART UNIT	**PAPER NUMBER**
2131	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/600,121	CAHILL ET AL.	
	Examiner	Art Unit	
	Aravind K. Moorthy	2131	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *14 February 2007*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-50* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-50* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *20 June 2003* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

1. This is in response to the arguments filed on 14 February 2007.

2. Claims 1-50 are pending in the application.

3. Claims 1-50 have been rejected.

Response to Arguments

4. Applicant's arguments filed 14 February 2007 have been fully considered but they are not persuasive.

On page 6, the applicant argues that Motoyama does not disclose at least "at a time when the user is not present". The applicant argues that Motoyama does not disclose "the request being submitted to the trusted discovery service".

The examiner respectfully disagrees. Figure 9 of Motoyama shows a typical computer screen that appears when a process for the account movement transaction is invoked. This computer screen 115 indicates that the client directed a cancellation of his/her automatic bill payment account agreement with the bank-A 51, and in turn he/she directed that the bill payment transactions concerning; all public utility services be relocated to the bank-B 52. As discussed in more detail with figure 9, bank B handles are transactions on behalf of the client with respect to all public utilities. The trusted discovery service of Motoyama would be the financial institutions 20 that collect pieces of financial production information.

On page 7, the applicant argues that Motoyama does not disclose "responsive to the request, the performing at least one of the following operations: the trusted discovery service checking for presence of the registration to determine if the user gave prior permission for conducting the requested transaction with the online wallet when the user is not present, and if

so, the trusted discovery service authorizing the online wallet to reveal the requested finance information of the user to complete the requested transaction". The applicant argues that the examiner is applying a piece meal rejection, which is not allowed.

The examiner respectfully disagrees. Motoyama discloses that in order to build the management database 42, the service selection/execution unit 41 as part of the financial delivery computer 40 previously requests the bank-A 51, bank-B 52, and bank-C 53 to provide information on their respective lines of products. The financial product information obtained from the banks 51-53 is stored into the financial institution data files 42b corresponding to them. Each time a new client is enrolled in the system, the service selection/execution unit 41 obtains preference information about which financial institutions the client would like to deal with and what kind of financial products he/she desires, as well as acquiring information on the financial assets owned by the client in his/her accounts. The obtained client preference information and asset information are saved into a relevant client preference data file and client virtual passbook file as part of the client data files 42c. Furthermore, the service selection/execution unit 41 makes access to the external information source 70 to get foreign exchange market forecast, risk-related information, and the like. The obtained data is then stored in the common data file 42a. Assume here that a client issued a request for a certain class of financial product information by entering commands to his/her personal computer, say 101. Upon receipt of this request, the service selection/execution unit 41 first invokes the aforementioned "product selection and order" service to retrieve the relevant client preference information by making access to the client data file 42c in the management database 42. The service selection/execution unit 41 then makes access to the financial institution data file 42b in the management database 42 to extract

appropriate financial product information that meets the client's request and also the preference criteria described in the client preference information. If the financial product information stored in the financial institution data file 42b is outdated, the service selection/execution unit 41 requests the relevant financial institutions to send the latest information on their products. Upon receipt of the latest information, the service selection/execution unit 41 updates the financial institution data file 42b with the received information, and if that information has turned out to be what the client desires, it will be counted among the items to be recommended to the client. In the way described above, a particular class of financial product information that meets the client's need is collected and delivered to the client's personal computer 101. In respect to the argument that the examiner made a piecemeal rejection, Motoyama provides a sound rejection on the basis of prior art that discloses the "heart" of the invention.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims 1, 2, 5-12, 16-18, 21-28 and 32-50 are rejected under 35 U.S.C. 102(b) as being anticipated by Motoyama U.S. Patent No. 5,913,202.

As to claim 1, Motoyama discloses an apparatus for proving authentication when a user is not present, the apparatus comprising:

a Web service client coupled to a service provider [column 3, lines 23-51];

an online wallet configured to store and selectively release financial information of various users [column 3, lines 23-51];

a discovery service [column 3 line 61 to column 4 line 9];

wherein:

the Web service client, the service provider, the Web service provider, and the discovery service agree to work with each other [column 3 line 23 to column 4 line 63]; and

an act of releasing financial information of the given user from the online wallet to fund an online purchase transaction on behalf of a given user without a live authenticated session of the given user with the Web service client is conditioned upon receiving proof of authority to conduct

the requested purchase transaction without the live authenticated session [column 10 line 24 to column 11 line 42].

As to claims 2 and 18, Motoyama discloses that the Web service client comprises an assertion [column 8, lines 28-32]. Motoyama discloses the assertion comprising a statement that the user has an authenticated session [column 8, lines 28-32].

As to claims 5 and 21, Motoyama discloses that the statement comprises, but is not limited to, the following information:

a system entity that made the assertion [column 10, lines 36-41];

a system entity making a request [column 10, lines 36-41];

a system entity relying on the assertion [column 10, lines 36-41]; and

a name identifier of the user in a namespace of the system entity that made the assertion to the system entity relying on the assertion [column 10, lines 36-41].

As to claims 6 and 22, Motoyama discloses that the system entity making the assertion is an identity provider of the discovery service [column 8, lines 28-32].

As to claims 7 and 23, Motoyama discloses that the system entity making a request is the Web service client [column 8, lines 49-62].

As to claims 8 and 24, Motoyama discloses that the system entity relying on the assertion is the online wallet [column 8, lines 49-62].

As to claims 9 and 25, Motoyama discloses that the asserting party is the Web service client and the relying party is the online wallet [column 8, lines 49-62].

As to claims 10 and 26, Motoyama discloses that the statement is included in an extended assertion that is given to the online wallet at time of authentication [column 8, lines 49-62].

As to claims 11 and 27, Motoyama discloses the apparatus further comprising:

means for the Web service client presenting to the discovery service a service assertion obtained from a second system entity, wherein the service assertion comprises a user presence statement [column 8 line 63 to column 9 line 39]; and

means for the discovery service issuing a new service assertion comprising a new user presence statement, the new service assertion and the new user presence statement associated with the second system entity [column 8 line 63 to column 9 line 39].

As to claims 12 and 28, Motoyama discloses that the second system entity is a second Web service client [column 3, lines 23-33].

As to claims 16 and 32, Motoyama discloses means for testing a request to the Web service provider while a user is still present, wherein either or both the discovery service and the online wallet can perform real-time consent informational data collection from a user without having actually performed a particular transaction [column 8, lines 28-32].

As to claim 17, Motoyama discloses a method for proving authentication when a user is not present, the method comprising the steps of:

a Web service client coupled to a service provider [column 3, lines 23-51];

providing an online wallet configured to store and selectively release financial information of various users [column 3, lines 23-51];

a discovery service [column 3 line 61 to column 4 line 9];

wherein:

the Web service client, the service provider, the Web service provider, and the discovery service agree to work with each other [column 3 line 23 to column 4 line 63]; and

an act of releasing financial information of the given user from the online wallet to fund an online purchase transaction on behalf of a given user without a live authenticated session of the given user with the Web service client is conditioned upon receiving proof of authority to conduct the requested purchase transaction without the live authenticated session [column 10 line 24 to column 11 line 42].

As to claim 33, Motoyama discloses a method for invoking authenticated transactions on behalf of a user when the user is not present, the method comprising the steps of:

a service provider, at a time when a user is present, asking the user if the service provider can perform a particular transaction at a later point in time when the user is not present [column 10 line 24 to column 11 line 42], wherein if the user indicates yes, then the service provider sending a notification to register with any of, or both of:

a trusted discovery service [column 3 line 61 to column 4 line 9]; and

a user activated online wallet confidentially storing financial data of the user sufficient to fund the particular transaction [column 3, lines 23-51];

wherein while the user is still present, the user can be asked to provide informational content related to the particular transaction [column 7, lines 25-49]; and

at a time when the user is not present, the service provider initiating the particular transaction and requesting the online wallet to release financial data of the user [column 10 line 24 to column 11 line 42].

As to claims 34 and 40, Motoyama discloses the step of a discovery service checking if the user gave permission for contacting the online wallet when the user is not present [column 10 line 24 to column 11 line 42]. Motoyama discloses that if permission is granted, allowing control to go to the online wallet [column 10 line 24 to column 11 line 42].

As to claims 35 and 41, Motoyama discloses the method comprising any of the steps of the Web service provider:

trusting the discovery service performed checking for permission and accepting that if the discovery service indicates the user gave permission, then the online wallet performing the particular transaction [column 10 line 24 to column 11 line 42]; and

the Web service provider deciding to perform checking for permission, and subsequently performing the particular transaction if the online wallet determines permission is granted [column 10 line 24 to column 11 line 42].

As to claims 36 and 42, Motoyama discloses the method further comprising the step of providing a user capability of reviewing and modifying stored permissions [column 10 line 24 to column 11 line 42].

As to claims 37 and 43, Motoyama discloses the method comprising the step of providing robust security by having trust kept centrally in the discovery service [column 3, lines 23-33].

As to claims 38 and 44, Motoyama discloses the method further comprising the discovery service supporting a plurality of different types of online wallet [column 6, lines 48-67].

As to claim 39, Motoyama discloses an apparatus for invoking authenticated transactions on behalf of a user when the user is not present, the apparatus comprising:

a computer driven service provider, configured to perform operations comprising, at a time when a user is present, asking the user if the service provider can perform a particular transaction at a later point in time when the user is not present [column 10 line 24 to column 11 line 42], wherein if the user indicates yes, then the service provider sending a notification to register with any of, or both of:

a trusted discovery service [column 3 line 61 to column 4 line 9]; and

a user activated online wallet confidentially storing financial data of the user sufficient to fund the particular transaction [column 3, lines 23-51];

wherein while the user is still present, the user can be asked to provide informational content related to the particular transaction [column 7, lines 25-49]; and

wherein the service provider is configured to perform further operations comprising, at a time when the user is not present, initiating the particular transaction and requesting the online wallet to release financial data of the user [column 10 line 24 to column 11 line 42].

As to claim 45, Motoyama discloses a process for establishing user authentication when the user is not present, comprising operations of:

at a time went the user is engaged in alive authenticated session with an online service provider, the online service provider asking the user for permission for the online service provider to conduct at least one subject purchase at a later point in time when the user is no longer engaged In a live authenticated session with the online service provider [column 10 line 24 to column 11 line 42];

responsive to an affirmative answer, the online service provider sending registration data to at least one of:

a trusted discovery service [column 3 line 61 to column 4 line 9];

an online wallet responsible for providing finance information to carry out the subject purchase [column 3 line 61 to column 4 line 9];

at a time when the user is not present, the online service provider initiating a purchase transaction on behalf of the user, and in response thereto, submitting a request to reveal finance information of the user to implement the purchase transaction, the request being submitted to the trusted discovery service [column 10 line 24 to column 11 line 42];

responsive to the request, the performing at least one of the following operations:

the trusted discovery service checking for presence of the registration to determine if the user gave prior permission for conducting the requested transaction with the online wallet when the user is not present, and if so, the trusted discovery service authorizing the online wallet to reveal the requested finance information of the user to complete the requested transaction [column 10 line 24 to column 11 line 42];

in the event registration lies with the online wallet, the trusted discovery service forwarding the request to the online wallet for determination therein as to whether the user gave prior permission for conducting the requested transaction with the online wallet [column 10 line 24 to column 11 line 42].

As to claim 46, Motoyama discloses the operations further comprising:

> if the user gave prior permission, the online wallet revealing the requested finance information of the user to complete the purchase transaction even though the user is not engaged in a live authenticated session with the online service provider [column 10 line 24 to column 11 line 42].

As to claim 47, Motoyama discloses the operations further comprising:

> responsive to the trusted discovery service authorizing the online wallet to complete the transaction, the online wallet verifying the registration data as a condition to revealing the requested finance information [column 8, lines 28-32].

As to claim 48, Motoyama discloses that the operation the operation of submitting the request to the trusted discovery service comprises:

> the online service provider making the request via client software representing the user [column 4, lines 10-42].

As to claim 49, Motoyama discloses online service provider further comprising web services client software [column 4, lines 10-42].

As to claim 50, Motoyama discloses the operations further comprising:

> while the user is engaged in a live authenticated session with the online service provider, conducting a test transaction short of actually completing the transaction in order to verify that the test transaction can be successfully carried out at a later time when the user is not engaged in a live authenticated session with the online service provider [column 10 line 24 to column 11 line 42].

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 3, 4, 19 and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Motoyama U.S. Patent No. 5,913,202 as applied to claims 1 and 17 above, and further in view of Van Oorschot et al U.S. Patent No. 5,699,431.

As to claims 3, 4, 19 and 20, Motoyama does not teach that the assertion is signed by an authority. Motoyama does not teach that the authority is an identity provider of the discovery service.

Van Oorschot et al teaches signing an assertion (i.e. certificate) by an authority [column 4, lines 4-24].

Therefore, it would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Motoyama so that the certificate would have been signed by a certificate authority. The certificate authority would have been an identity provider of the discovery service.

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Motoyama by the teaching of Van Oorschot et al because the signature provides a stronger form of security and proves that the certificate is coming from a authenticated authority and authenticates the discovery service as well.

7. Claims 13, 14, 29 and 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Motoyama U.S. Patent No. 5,913,202 as applied to claims 1 and 17 above, and further in view of Ramasubramani et al U.S. Patent No. 6,516,316 B1.

As to claims 13, 14, 29 and 30, Motoyama does not teach means for the discovery service recording and storing user statement information. Motoyama does not teach that the recorded and stored user statement information is in the form of a table.

Ramasubramani et al teaches means for the discovery service recording and storing user statement (i.e. certificate) information [column 9 line 55 to column 10 line 14]. Ramasubramani et al teaches that the recorded and stored user statement information is in the form of a table [column 9 line 55 to column 10 line 14].

Therefore, it would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Motoyama so that the discovery service would have recorded and stored the certificate information. The certificates would have been stored in the form of a table.

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Motoyama by the teaching of Ramasubramani et al because it provides a method that is organized, takes less storage space and more efficient way to store certificates.

8. Claims 15 and 31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Motoyama U.S. Patent No. 5,913,202 as applied to claims 1 and 17 above, and further in view of Yu U.S. Patent No. 4,919,545.

As to claims 15 and 31, Motoyama does not teach means for the online wallet storing a ticket for checking the permission to request a service.

Yu teaches means for checking permission to a requested service by a ticket [column 6, lines 12-32].

Therefore, it would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Motoyama so that permission to a requested service would have been checked by means of a stored ticket.

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Motoyama by the teaching of Yu because this method provides a stronger form authentication, because without the ticket a client would not have access to web services.

Conclusion

9. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Aravind K. Moorthy whose telephone number is 571-272-3793. The examiner can normally be reached on Monday-Friday, 8:00-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ayaz R. Sheikh can be reached on 571-272-3795. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Aravind K Moorthy
May 8, 2007

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